

Certificate Number: 15111-NJ-DE-034395192

Bankruptcy Case Number: 20-15648



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 28, 2020, at 8:08 o'clock PM EDT, Sarah J. Madison completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 28, 2020 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education